

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Fay Servicing, LLC as servicer for  
Wilmington Trust, National Association, not in its  
individual capacity, but solely as trustee for MFRA Trust  
2015-1  
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IN RE:

Jungsook Seo  
*aka Mack Rae Seo,*

Debtor



Order Filed on March 18, 2019  
by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

CASE NO.: 18-12576-SLM

CHAPTER: 13

HON. JUDGE.:  
Stacey L. Meisel

HEARING DATE: March 13, 2019 at  
10:00am

**ORDER VACATING AUTOMATIC STAY**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

**DATED: March 18, 2019**

A handwritten signature in cursive script, reading "Stacey L. Meisel".  
\_\_\_\_\_  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Upon the motion of Fay Servicing, LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1, on behalf of its successors and/or assigns (hereinafter collectively “Secured Creditor” and/or “Movant”) under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

**ORDERED** that the automatic stay of Bankruptcy Code Section 362(a) is vacated to permit the Movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

[x] Real property commonly known and more fully described as: 224 8th Street, Fairview, NJ 07022

**ORDERED** that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversation to any other chapter of the Bankruptcy Code; and it is further

**ORDERED**, that the co-debtor stay against Jin Young Seo (“Co-Debtor”) is lifted pursuant to 11 U.S.C. 1301(c).

**ORDERED**, that the stay afforded by 11 U.S.C. §362(a) be, and is hereby, modified to permit Fay Servicing, LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1, it’s successors and/or assigns, to pursue its rights under applicable state law with respect to the premises 224 8th Street, Fairview, NJ 07022; and it is further

**ORDERED**, that the instant order is binding in the event of a conversion; and it is further

**ORDERED**, that the trustee be informed of any surplus monies resulting from the sale of the collateral.

**ORDERED**, that the movant shall serve this order on the debtor, any trustee, and any other party who entered an appearance on the motion.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
JUNGSOOK SEO  
Debtor

Case No. 18-12576-SLM  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2019.

db JUNGSOOK SEO, 224 8th St, Fairview, NJ 07022-1304

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Jill Manzo on behalf of Creditor FAY SERVICING LLC, as servicer for WILMINGTON TRUST,  
NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST  
2015-1 bankruptcy@feinsuch.com

John H. Anlian on behalf of Debtor JUNGSOOK SEO johnanlian@yahoo.com,  
G25748@notify.cincompass.com

John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation, administrator  
for Honda Lease Trust ecfmil@mortoncraig.com, mortoncraigecf@gmail.com

Jonathan C. Schwalb on behalf of Creditor FAY SERVICING LLC, as servicer for WILMINGTON TRUST,  
NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST  
2015-1 bankruptcy@friedmanvartolo.com

Jonathan C. Schwalb on behalf of Creditor Fay Servicing, LLC bankruptcy@friedmanvartolo.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9